Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
gover identif	the name that is on your nment-issued picture īcation (for example, Iriver's license or	Patrick First name Kwabena	First name
passp		Middle name	Middle name
identif	your picture ication to your meeting ne trustee.	Frimpong Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	ther names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 1509	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
iuellii	neadorf number	9 xx - xx	9xx - xx

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Document Frimpong Patrick Kwabena Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	4640 N Sheridan Rd Number Street	If Debtor 2 lives at a different address: Number Street
		Chicago IL 60640 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Patrick Kwabena

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Case Number (if known)

Pa	Tell the Court About You	ur Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		•	•			S.C. § 342(b) for Individuals the appropriate box.	
	are choosing to file	■ Chap	ter 7					
	under	☐ Chap	ter 11					
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subm with I nee Apple I requ By la less to	court for self, you nitting you a pre-place to particular that we a judicial to the feet of the court of the feet of the self-than 15 the	or more details ab u may pay with ca our payment on y rinted address. y the fee in instal for Individuals to F at my fee be waive dge may, but is no 0% of the official in installments). If	out how you may post, cashier's chectour behalf, your at the liments. If you chow any The Filing Feed (You may request required to, waiv poverty line that appropriate to the control of the control of the limit and li	pay. Typically, k, or money order. torney may pay to see this option of in Installments est this option or your fee, and opplies to your faption, you mus	with the clerk's office in your if you are paying the fee der. If your attorney is y with a credit card or check , sign and attach the s (Official Form 103A). In the sequence of the sequenc	
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District	None	When	 MM / DD / YYY	Case Number	
						WINT, 557 111	•	
			District	None	When	MM / DD / YYY	Case Number	
						, 22,		
			District		When	MM / DD / YYY	Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No □ Yes.	Debtor			F	Relationship to you	
	not filing this case with						Case Number, if known	
	you, or by a business parter, or by affiliate?					MM / DD / YYY	Y	
			Debtor District		When	F	Relationship to you Case Number, if known	
						MM / DD / YYY		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to		d an eviction judgme	nt against you?		
				No. Go to line 12. es. Fill out <i>Initial St</i> his bankruptcy petiti		viction Judgment	Against You (Form 101A) and file it with	

2.	Are you a sole proprietor of any full- or part-time	■ No. □ Yes.	Go to Part 4. Name and location of b	nusiness				
	business?	<u> </u>	Name and location of L	usiness				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any					
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
	to this petition.		City				State	Zip Code
			Check the appropriate	box to descri	be your business:			
			☐ Health Care Busi	ness (as defir	ned in 11 U.S.C. §	101(27A))		
			☐ Single Asset Rea	l Estate (as d	efined in 11 U.S.C.	§ 101(51B))		
			☐ Stockbroker (as o	defined in 11 l	J.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined	in 11 U.S.C. § 101	(6))		
			☐ None of the abov	е				
	are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	■ No. I	s do not exist, follow the am not filing under Chap am filing under Chapter the Bankruptcy Code. am filing under Chapter Bankruptcy Code.	pter 11.	NOT a small busine	ess debtor accordir	_	
Par	t 4: Report if You Own or Hav	/e Any Hazard	ous Property or Any Prop	erty That Nee	ds Immediate Atter	tion		
1.	Do you own or have any property that poses or is	No.						
	alleged to pose a threat of imminent and indentifiable hazard to	∐ Yes. ¹	What is the hazard?					
	public health or safety?							
	Or do you own any property that needs immediate attention?		If immediate attention is	needed, why	is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							
			Where is the property? _					
				Number	Street			
				City			Stat	e ZIP Code

Debtor 1

Patrick

Document

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Case Number (if known)

Kwabena

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor	 1	:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bou
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Patrick Kwabena Document Frimpong

Debtor 1

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	riist Name	Middle Name Last Name		
Pai	1 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		y consumer debts? Consumer debts I primarily for a personal, family, or hous	
			y business debts? Business debts are estment or through the operation of the	
		Yes. Go to line 17.		
		16c. State the type of debts you	owe that are not consumer debts or bus	iness debts.
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.	
	Do you estimate that after any exempt property is		oter 7. Do you estimate that after any ex es are paid that funds will be available t	
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Mo. ∐Yes.		
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pai	t 7: Sign Below			
For	you	I have examined this petition, and correct.	I I declare under penalty of perjury that t	he information provided is true and
			pter 7, I am aware that I may proceed, it understand the relief available under eac	=
		, ,	I did not pay or agree to pay someone v nd read the notice required by 11 U.S.C.	, ,
		I request relief in accordance with	n the chapter of title 11, United States Co	ode, specified in this petition.
			in fines up to \$250,000, or imprisonment	money or property by fraud in connection nt for up to 20 years, or both.
		/s/ Patrick Kwabena F Signature of Debtor 1	Frimpong 🗶	Signature of Debtor 2
		Executed on12/07/201	7	Executed on

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Debtor 1	Patrick	Kwabena	Frimpong	Case Number (if known)
	First Name	Middle Name	Last Name	

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| Yes | Nicholas Jacob Tepeli | Date: 12/11/2017

🗶 /s/ Nicholas Jacob Tepeli	Date	Date: 12/11/2	017
Signature of Attorney for Debtor	Baio	MM / DD / YYYY	,
Nicholas Jacob Tepeli			
Printed name			-
Geraci Law L.L.C.			
Firm name			-
55 E. Monroe St., #3400			
			-
	IL	60603	-
Number Street Chicago	IL State	60603 ZIP Code	-
Number Street		ZIP Code	acilaw.com
Number Street Chicago City	State	ZIP Code	acilaw.com

Fill in this in	formation to ident	tify your case:	
Debtor 1	Patrick	Kwabena	Frimpong
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 920
1c. Copy line 63, Total of all property on Schedule A/B	\$ 920
Summarize Your Liabilities	
Part 2: Summarize Your Liabilities	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,813
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$49,754
Part 8: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,026.92
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,014.00

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Document Frimpong Patrick Kwabena Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records							
6. Are you	Are you filing for bankruptcy under Chapter 7, 11 or 13?							
☐ No. ☐ Yes	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes							
7. What kin	d of debt do you have?							
	r debts are primarily consumer debts. Consumer debts are those "incurred by an individual prim y, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C							
	r debts are not primarily consumer debts. You have nothing to report on this part of the form. Cl form to the court with your other schedules.	neck this box and submit						
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Offi 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	cial .	\$ 4,610.47					
9. Copy the	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	Total claim							
From P								
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00						
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_1,813.00						
9c. Clain								
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$ 0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
9g. Tota	I. Add lines 9a through 9f.	\$ 1,813.00						

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Fill in this in	formation to ide	ntify your case and this filing:		0 of 57			
Debtor 1	Patrick	Kwabena	Frimpong				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS				
Case Number			(State)		[Check if this is	an
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
	e A/B: Pr						12/15
ategory where esponsible for ages, write yo	you think it fits supplying corre ur name and cas	best. Be as complete and accura	ate as possible. If two m needed, attach a separa ery question.	fits in more than one category, list the arried people are filing together, both a te sheet to this form. On the top of any	are equally		
		gal or equitable interest in any r					
No.	-		, 0,	, , ,			
Yes. 2. Add the dol	Describe lar value of the p	portion you own for all of your e	ntries fro Part 1, includii	ng any entries for pages			
				>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ease, or have leg	al or equitable interest in any ve	hicles, whether they are	registered or not? Include any vehicles	<u> </u>		
you own that so	omeone else driv	es. If you lease a vehicle, also rep	oort it on Schedule G: Ex	recutory Contracts and Unexpired Lease	s.		
03. Cars, vans	s, trucks, tractor	s, sport utility vehicles, motorcy	cles				
Yes.	Describe						
		homes, ATVs and other recreations, personal watercraft, fishing vessel	·	·			
No.							
_	Describe lar value of the p	portion you own for all of your er	ntries fro Part 2, includir	g any entries for pages			
you have at	tached for Part	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any of the	e following items?			Current value of t	he
						portion you own? Do not deduct secure	
06 Household	d goods and furr	nichinge				or exemptions	
	-	furniture, linens, china, kitchenware					
No.	Describe						
163.	Describe	Furniture, linens, small appliances			\$500	•	E00.00
	Televisions and rac	dios; audio, video, stereo, and digital eincluding cell phones, cameras, media		s, scanners; music		\$	500.00
Yes.	Describe	Flat screen TV, cell phone			\$100	\$	100.00
08. Collectible		nes naintings prints or other artwork	hooks nictures or other ort	objects:			
		nes; paintings, prints, or other artwork; collections; other collections, memorab		oujecia,			
Yes.	Describe					\$	0.00

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First Name Middle Name

Desc Main

09.	Examples:		hobbies hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments	
	Yes.	Describe		\$ 0.00
10.	Firearms Examples:	Pistols, rifles, shot	tguns, ammunition, and related equipment	<u>\$ 0.0</u> 0
	Yes.	Describe		s 0.00
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	<u> </u>
	Yes.	Describe	Everyday clothes, shoes, accessories \$200	\$
12.	Jewelry Examples: gold, silver No.		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	Yes.	Describe		\$ 0.00
13.	Non-farm a Examples:	animals Dogs, cats, birds,	horses	
14	Yes.	Describe	ousehold items you did not already list, including any health aids you did not list	\$0.00
14.	No.	personal and n	Justinoid items you did not already list, including any health alds you did not list	
	Yes.	Describe		\$0.00
15.	Add the do	ollar value of all	of your entries from Part 3, including any entries for pages you have attached	*****
Ι.	fau Dauf 2	Muita that mount	Name have	\$800.00
			ber here>	\$800.00
P	art 4:	Describe Your Fi	nancial Assets	
P	art 4:	Describe Your Fi		Current value of the portion you own? Do not deduct secured claims or exemptions
Do	you own o	Describe Your Fi	nancial Assets	Current value of the portion you own? Do not deduct secured claims
Do	you own or Cash Examples:	Describe Your Fi	nancial Assets I or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
Do 16.	Cash Examples: No. Yes. Deposits of Examples:	Pescribe Your Find the American Money you have in the Describe	nancial Assets I or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s	Pescribe Your Find the American Money you have in the Describe	It or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If you have multiple accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Associated Bank	Current value of the portion you own? Do not deduct secured claims or exemptions \$0.00
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s	Describe Your Fine report have any legal Money you have in Describe of money Checking, savings similar institutions.	I or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in you	Current value of the portion you own? Do not deduct secured claims or exemptions \$
Do 16.	you own of Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Pescribe Your Find I have any legal Money you have in Describe of money Checking, savings similar institutions.	I or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If you have multiple accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Associated Bank Savings Account Chase Bank Chase Bank Chase bank	Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 20.00
Do 16.	you own of Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Money you have in Describe of money Checking, savings similar institutions. Describe	I or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If you have multiple accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Associated Bank Savings Account Chase Bank	Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 20.00 \$ 4.00
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Money you have in Describe of money Checking, savings similar institutions. Describe	I or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition If you have multiple accounts with the same institution, list each. Account Type: Checking Account Savings Account Checking Account Checking Account Checking Account Chase Bank Chase bank Chase bank Chase bank	Current value of the portion you own? Do not deduct secured claims or exemptions \$
Do 16.	you own of Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes. Bonds, mu Examples: No. Yes.	Money you have in Describe of money Checking, savings similar institutions. Describe Describe Describe	It or equitable interest in any of the following? In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In your wallet, in your home, in a safe deposit box, and on hand when you file your petition In you have multiple accounts with the same institution, list each. Account Type: Institution name: Checking Account Associated Bank Savings Account Chase Bank Chase bank Chase bank Dublicly traded stocks It with the same institution name: Checking Account Chase bank	Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 20.00 \$ 4.00

Debtor 1

Patrick

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Desc Main

First Name

Document Last Name

20.		=	e personal checks, cashiers' checks, promisso	-		
	-		re those you cannot transfer to someone by si			
	No.					
	Yes.	Describe	Issuer name:		¢	0.00
21.	Retirement	or pension acc	counts		Ψ	<u> </u>
		-		counts, or other pension or profit-sharing plans		
	No.					
	Yes.	Describe	Type of account and Institution name: 401(k) or similar plan	Employer Provided	•	0.00
			401(k) or similar plan	Employer Frovided	\$	0.00
22.	Security de	eposits and pre	payments		Φ	<u> </u>
	Your share	of all unused depo	sits you have made so that you may continue	· ·		
	Examples: /	Agreements with la	andlords, prepaid rent, public utilities (electric,	gas, water), telecommunications		
	Yes.	Describe	Institution name or individual:			
		Dodding			\$	0.00
23.	Annuities (A contract for a	periodic payment of money to you, ei	ither for life or for a number of years)		
	No.					
	Yes.	Describe	Issuer name and description:		•	0.00
24.	Interests in	an education I	RA, in an account in a qualified ABLE	program, or under a qualified state tuition program.	a	<u> </u>
		§ 530(b)(1), 529A		p		
	No.					
	Yes.	Describe	Institution name and description. Separ	rately file the records of any interests.11 U.S.C. § 521(c):	•	0.00
25.	Trusts. eau	itable or future	interests in property (other than anyth	hing listed in line 1), and rights or powers	\$	<u> </u>
	No.		,	3 , , , , , 3 , ,		
	Yes.	Describe				
					\$	0.00
26.			marks, trade secrets, and other intelled imes, websites, proceeds from royalties and li			
	No.					
	Yes.	Describe				
					\$	0.00
27.			other general intangibles xclusive licenses, cooperative association hol	ldings, liguor licenses, professional licenses		
	No.		•			
	Yes.	Describe				
					\$	0.00
			2		0	
IVIO	ney or prope	erty owed to yo	ur		Current value of the portion you own?	
					Do not deduct secured cl	laims
					or exemptions	
28.	Tax refund	s owed to you				
	No.					
	Yes.	Describe				0.00
29.	Family sup	port			\$	0.00
		-	sum alimony, spousal support, child support, n	naintenance, divorce settlement, property settlement		
	No.					
	Yes.	Describe				0.00
30	Other amo	unts someone o	owes vou		\$	0.00
JU.			•	, sick pay, vacation pay, workers' compensation,		
		ırity benefits; unpa	id loans you made to someone else			
	No.	Dogorit -				
	Yes.	Describe			\$	0.00
					T	

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31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: l Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Describe..... Yes. 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$44.00 for Part 4. Write that number here---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00

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44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... Yes 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here -->

Debtor 1 Patrick

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 800.00	
58. Part 4: Total financial assets, line 36	\$ 44.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 844.00	\$ 844.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$844.00

Fill in this in	formation to identi		A A LIMANT
Debtor 1	Patrick	Kwabena	Frimpong
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	LLINOIS_
O Noveber	_		(State)
Case Number (If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part H Identify the Property You Claim as Exempt								
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
=	ming state and federal nonbankrupto		§ 522(b)(3)					
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.								
2. For any propert	y you list on <i>Scriedule A/B</i> that yo	u ciaim as exempt, iii in i	the information below.					
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	Furniture, linens, small appliances	\$_500	\$_500	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, cell phone	\$_ 100	\$_100	735 ILCS 5/12-1001(b)				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief description:	Everyday clothes, shoes, accessories	\$_200	\$_200	735 ILCS 5/12-1001(a),(e)				
Line from Schedule A/B: 11 any applicable statutory limit								
Brief description:	Checking Account, Associated Bank, 20.00	\$_20	\$ 20	735 ILCS 5/12-1001(b)				
Line from Schedule A/B: 17 any applicable statutory limit								
Official Form 106C	Official Form 106C Record # 755925 Schedule C: The Property You Claim as Exempt Page 1 of 2							

Debtor 1 Patrick Kwabena Document Page 17 of 57 Case Number (if known)

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) Savings Account, Chase Bank, \$ 20 description: 20.00 \$ 20 Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Checking Account, Chase bank, \$_80 80 description: 4.00 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief 401(k) or similar plan, Employer 735 ILCS 5/12-1006 **\$** 0 Provided, 0.00 description: Line from 100% of fair market value, up to Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No Yes. 755925 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Debtor 2		nformation to identi	Kwabena	Frimpong			
Debtor 2 (Spouse, if filing) First Name Midde Name Last Name United States Bankruptcy Court for the: NORTHERN_District of ILLINOIS Case Number (If known) Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the united that supports this portion.	Debtor 1						
United States Bankruptcy Court for the:NORTHERN _ District ofILLINOIS	D-ht 0	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:NORTHERNDistrict ofILLINOIS		Firet Name	Middle Name	Last Name			
Case Number	(Opodac, ii iiiiig)	ristranic	Wildle Hallie	East Name			
Case Number Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Amount of claim Do not deduct the Value of collateral that supports this	United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _				
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims List All Secured Claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Amount of claim Do not deduct the portion that supports this	Case Number	r		(State)		Check if t	his is an
Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims 1. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Column A Walue of collateral that supports this				_		amended	filina
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Column A Walue of collateral that supports this	Ott: -: - I ⊏	4000					
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Yes. Fill in all of the information below. List All Secured Claims List All Secured Claims Column A Column A Column A Value of collateral Unsecured claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion	Schedule	D: Creditor					12/15
Yes. Fill in all of the information below. List All Secured Claims List All Secured Claims Column A Column A Column A Value of collateral Unsecured claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion	Schedule Be as complete nformation. If radditional page	D: Creditor and accurate as promore space is need es, write your name	ossible. If two married people led, copy the Additional Page and case number (if known).	e are filing together, both are equally e, fill it out, number the entries, and a	responsible for supplying		12/15
List All Secured Claims List All Secured Claims Column A Column A Column A Column A Column A Column A Value of collateral for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion	Schedule Be as complete information. If in additional page 1. Do any cre	e D: Creditor e and accurate as p more space is need es, write your name	ossible. If two married people led, copy the Additional Page and case number (if known). secured by your property?	e are filing together, both are equally e, fill it out, number the entries, and a	responsible for supplying tach it to this form. On the	top of any	12/15
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Column A Column A Value of collateral Unsecutive that supports this portion	Schedule Be as complete Information. If in Indicational page 1. Do any cre No. Ch	e D: Creditor and accurate as pomore space is need as, write your name aditors have claims neck this box and su	ossible. If two married people led, copy the Additional Page and case number (if known). secured by your property?	e are filing together, both are equally e, fill it out, number the entries, and a	responsible for supplying tach it to this form. On the	top of any	12/15
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for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion	Schedule Be as complete Information. If in Indiditional page 1. Do any cre In No. Ch	e D: Creditor e and accurate as perior space is need es, write your name editors have claims neck this box and su Il in all of the information	ossible. If two married people led, copy the Additional Page and case number (if known). secured by your property? Ibmit this form to the court with ation below.	e are filing together, both are equally e, fill it out, number the entries, and a	responsible for supplying tach it to this form. On the	top of any	12/15
Do not deduct the	Schedule Be as complete Information. If in Indiditional page 1. Do any cre In No. Ch In Yes. Fi	e D: Creditor and accurate as positive space is need bes, write your name aditors have claims neck this box and su Il in all of the informat List All Secured Clai	ossible. If two married people led, copy the Additional Page and case number (if known). secured by your property? bmit this form to the court with ation below.	e are filing together, both are equally e, fill it out, number the entries, and a n your other schedules. You have nothi	responsible for supplying tach it to this form. On the ng else to report on this form	n.	12/15
	Schedule Be as complete Information. If in Indiditional page 1. Do any cre Information. Cr Information. Yes. Fi	e D: Creditor e and accurate as posses, write your name editors have claims neck this box and sull in all of the informatical test All Secured Claims cured claims. If a contract of the course of the	ossible. If two married people led, copy the Additional Page and case number (if known). secured by your property? bmit this form to the court with ation below.	e are filing together, both are equally a, fill it out, number the entries, and a . n your other schedules. You have nothing the schedules is a contract the con	responsible for supplying tach it to this form. On the ng else to report on this form	n. Column A F claim Value of collateral	Column C Unsecured
	Schedule Be as complete Information. If I Indditional page 1. Do any cre INO. Cr IYes. Fi Part 1: 2. List all se for each c	e D: Creditor e and accurate as posses, write your name editors have claims neck this box and sure li in all of the information. List All Secured Claims cured claims. If a calaim. If more than o	ossible. If two married people led, copy the Additional Page and case number (if known). secured by your property? bmit this form to the court with ation below. ms reditor has more than one secure creditor has a particular class.	e are filing together, both are equally a, fill it out, number the entries, and a . In your other schedules. You have nothing the properties of the creditor separately aim, list the other creditors in Part 2.	responsible for supplying tach it to this form. On the ang else to report on this form Column A Amount of Do not dedu	column A f claim uct the Column A Value of collateral that supports this	Column C Unsecured portion
	Schedule Be as complete Information. If I Indditional page 1. Do any cre INO. Cr IYes. Fi Part 1: 2. List all se for each c	e D: Creditor e and accurate as posses, write your name editors have claims neck this box and sure li in all of the information. List All Secured Claims cured claims. If a calaim. If more than o	ossible. If two married people led, copy the Additional Page and case number (if known). secured by your property? bmit this form to the court with ation below. ms reditor has more than one secure creditor has a particular class.	e are filing together, both are equally a, fill it out, number the entries, and a . In your other schedules. You have nothing the properties of the creditor separately aim, list the other creditors in Part 2.	responsible for supplying tach it to this form. On the ang else to report on this form Column A Amount of Do not dedu	column A f claim uct the Column A Value of collateral that supports this	Column C Unsecured portion

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Sch	nedul	e E/F: Creditors Who H	lave Unsecu	red Claims				12/15
A/B: I redit leede op of	Property tors with ed, copy	r party to any executory contracts or / (Official Form 106A/B) and on Schen partially secured claims that are listy the Part you need, fill it out, number ditional pages, write your name and List All of Your PRIORITY Unsecured	edule G: Executory C ted in Schedule D: C r the entries in the bo case number (if know	ontracts and Unexpi reditors Who Have C exes on the left. Attac	red Leases (Official Form 106 Claims Secured by Property. I	6G). Do not includ f more space is		
1. L	_ `	reditors have priority unsecured cla	ims against you?					
L	No. (■	Go to Part 2.						
	Yes.							
r	each clai nonpriorit unsecure	f your priority unsecured claims. If a m listed, identify what type of claim it i ty amounts. As much as possible, list ed claims, fill out the Continuation Pag explanation of each type of claim, see	s. If a claim has both the claims in alphabe e of Part 1. If more tha	priority and nonpriorit ical order according t an one creditor holds	y amounts, list that claim here o the creditor's name. If you ha a particular claim, list the other	and show both pri	ority and priority	
(i oi uii o	paper and the second type of ordinity, occ			311 BOOKIOL.)	Total claim	Priority amount	Nonpriority amount
2.1	Illinois	s Department of Revenue	Last 4 digits o	f account number		\$ 13.00	\$ 13.00	\$ <u>0.00</u>
		r's Name ox 64338	When was the	debt incurred?	2016			
	Numbe		When was the	dest incurred:				
			As of the date	you file, the claim is:	Check all that apply.			
			Contingent	•				
	Chica		Unliquidated	ſ				
	City Who ow	State Zip Code res the debt? Check one.	Disputed					
	Debto	or 1 only						
	Debto	or 2 only	Type of PRIOR	NTY unsecured claim:				
	Debto	or 1 and Debtor 2 only	Domestic su	pport obligations				
	At lea	ast one of the debtors and another	Taxes and c	ertain other debts you ov	we the government			
	_	ck if this claim relates to a						
		munity debt	Claims for d	eath or personal injury w	hile you were			
		aim subject to offest?	intoxicated					
	No Yes		Other. Spec	ify				

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Page 20 of 57 Patrick Kwabena Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount **\$** 1,800.00 **\$**0.00 IRS Priority Debt **\$** 1,800.00 2.2 Last 4 digits of account number _ Creditor's Name 2016 When was the debt incurred? PO Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** BK OF AMER **\$** 681.00 4.1 Last 4 digits of account number _ Creditor's Name 2016-2017 When was the debt incurred? Po Box 982238 Number As of the date you file, the claim is: Check all that apply. Contingent El Paso 79998 TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use

Page 21 of 57 **Pocument** Debtor 1 Patrick Kwabena

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so	o forth.	Total Claim
4.2	Capitalone	Last 4 digits of account number N	NULL	\$ 992.00
	Creditor's Name			
	15000 Capital One Dr	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
		Contingent	on and apply.	
	Richmond VA 23238	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim	ı:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans,	and other similar debts	
	Is the claim subject to offest?			
	No	Other. SpecifyCredit Card or Cred	it Use	
	Yes			
4.3	Capitalone	Last 4 digits of account number N	NULL	\$ <u>1,371.00</u>
	Creditor's Name		2016-2017	
	Po Box 30253	When was the debt incurred?	.010-2017	
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
		Contingent		
	Salt Lake City UT 84130	Unliquidated		
	City State Zip Code	☐ Disputed		
	Who owes the debt? Check one.	□		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim	it.	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans,	and other similar debts	
	Is the claim subject to offest?	<u></u>		
	No	Other. SpecifyCredit Card or Cred	it Use	
	Yes Capitalone			\$ 2,755.00
4.4		Last 4 digits of account number P	<u> </u>	\$ 2,733.00
	Creditor's Name 15000 Capital One Dr	When was the debt incurred?	2015-2017	
	Number Street			
		As of the date you file, the claim is: Che	ck all that apply.	
	Richmond VA 23238	Contingent		
		Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim	ı:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation ag	areement or divorce	
		that you did not report as priority claims	,. 555 5. 4170100	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans,	and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans,	and only similar dobts	
	No	Other. Specify Credit Card or Cred	lit Use	
	Yes	Other. Specify Strait Said St Steel	<u></u>	
_				

Schedule E/F: Creditors Who Have Unsecured Claims

Page 22 of 57
Case Number (if known) **Pocument** Debtor 1 Patrick Kwabena

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	CBR Auto	Last 4 digits of account number	\$ 0.00
	Creditor's Name		
	388 W. Chicago Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Coldwater MI 49036	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Consists	
	Yes	Other. Specify	
4.6	CBR Auto	Last 4 digits of account number	\$ 17,000.00
	Creditor's Name	·	
	9529 S. Colfax Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60617	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
4.7	Chase CARD	Last 4 digits of account number NULL	\$_1,788.00
7.7	Creditor's Name		
	Po Box 15298	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Cradit Card or Cradit Has	
	Yes	Other. Specify Credit Card or Credit Use	
	L 1 €3		

Page 23 of 57 **Pocument** Debtor 1 Patrick Kwabena Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.8	CITI	Last 4 digits of account number _	NULL	\$ <u>487.00</u>
	Creditor's Name	When we she delete to see 12	2016-2017	
	Po Box 6241	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Sioux Falls SD 57117	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	s the claim subject to offest?			
	■ No	Other. Specify Credit Card or	Credit Use	
40	Yes CITI	Last 4 digits of account number	NULL	\$ 706.00
4.9	Creditor's Name	Last 4 digits of account number _		Ψ
	Po Box 6241	When was the debt incurred?	2016-2017	
	Number Street			
		As of the date you file, the claim is	· Check all that apply	
		Contingent	. Oncor all that apply.	
	Sioux Falls SD 57117	Unliquidated		
l .	City State Zip Code	Disputed		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separat	-	
	Check if this claim relates to a	that you did not report as priority cla		
١.,	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
l i	No	Other, Specify Credit Card or	Credit Use	
l i	Yes	Other. Specify	Olouit GGG	
4.10	City of Chicago Bureau Parking	Last 4 digits of account number _		\$ <u>400.00</u>
	Creditor's Name			
	121 N. LaSalle St	When was the debt incurred?		
	Number Street			
	Room 107	As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Chicago IL 60602	Unliquidated		
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
i	Debtor 1 and Debtor 2 only	Student loans		
i	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority cl		
'	community debt	Debts to pension or profit-sharing p		
!	s the claim subject to offest?			
	No	Other. Specify Debt Owed		
	Yes			

Page 24 of 57 Number (if known) **Document** Debtor 1 Patrick Kwabena Middle Name

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	CRB Auto	Last 4 digits of account number	\$ 17,000.00
	Creditor's Name		
	400 las Colinas Blvd #950	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Irving TX 75039	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes Credigy Receivables, Inc.	Last 4 digits of account number 7657	\$ 3,147.64
4.12		Last 4 digits of account number7657	\$ 3,147.04
	Creditor's Name 2 Sun Ct	When was the debt incurred?	
	Number Street		
	- Caroli		
		As of the date you file, the claim is: Check all that apply.	
	Norcross GA 30092	Contingent	
	City State Zip Code	Unliquidated	
\ v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
lī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
\vdash	Yes		. 0.00
4.13	Mechanics Bank	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name PO Box 5610	When was the debt incurred?	
		Wileli was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hercules CA 94547	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes	<u> </u>	

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After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	l otal Claim			
4.14 Providian National Bank	Last 4 digits of account number	\$ <u>3,147.00</u>			
Creditor's Name					
53 Regional Road	When was the debt incurred?				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
	Contingent				
Concord NH 03301	☐ Unliquidated				
City State Zip Code Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority claims				
community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?	_				
No	Other. Specify Credit Card or Credit Use				
Yes					
4.15 Syncb/Lowes	Last 4 digits of account number NULL	<u>\$279.00</u>			
Creditor's Name	When was the debt incurred? 2016-2017				
Po Box 965005	When was the debt incurred?				
Number Street					
	As of the date you file, the claim is: Check all that apply.				
	Contingent				
Orlando FL 32896	Unliquidated				
City State Zip Code Who owes the debt? Check one.	Disputed				
Debtor 1 only					
Debtor 2 only	Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only	Student loans				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
Check if this claim relates to a	that you did not report as priority claims				
community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offest?					
No	Other. Specify Credit Card or Credit Use				
Yes	_				

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Page 26 of 57 Case Number (if known) Document Patrick Kwabena Debtor 1

Middle Name List Others to Be Notified for a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For

example, if a collection agency is trying to collect from you to 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional person	more than o	ne creditor for any of the debts that yo	ou listed in Parts 1 or 2, list the
Cook County Circuit Court, 00M1157657		On which entry in Part 1 or Part 2	list the original creditor?
Name 3150 W Flournoy St		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street	•		Part 2: Creditors with Nonpriority Unsecured Claims
	60612	Last 4 digits of account number _	<u>7657</u>
City State Zip C	ode		
Blitt and Gaines, PC, 00M1157657		On which entry in Part 1 or Part 2	list the original creditor?
Name 661 Glenn Ave.		Line 8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling IL	60090	Last 4 digits of account number _	<u>7657</u>
City State Zip C	Code		
Baker & Miller, PC, Bankruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?
Name 29 N. Wacker Dr., 5th floor		Line of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street	•		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL	60606	Last 4 digits of account number _	
City State Zip C	ode		
Markoff & Krasny, LLC, Bankruptcy Dept.		On which entry in Part 1 or Part 2	list the original creditor?
Name	•	-	<u> </u>
11 S. LaSalle St.		Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL	60603	Last 4 digits of account number _	
City State 7in C		<u> </u>	

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Patrick Debtor 1

Kwabena

Document

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Add the Amounts for Each Type of Unsecured Claim

			Total claim
otal claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$1,813.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$1,813.00
			Total claim
otal claims om Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$49,753.64
	6j. Total. Add lines 6f through 6i.	6j.	\$ 49,753.64

		Caso 17		ilod 12/11/17	Entered 12/11/17 15:28:42 Desc Main	
Fill	in this in	formation to identi	ify your case:		8 of 57	
De	btor 1	Patrick	Kwabena	Frimpong		
D-	h4 0	First Name	Middle Name	Last Name		
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Un	ited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>II</u>	LINOIS		
	se Number known)			(State)	☐ Check if this is an amended filing	
Offi	cial F	orm 106G				
			ory Contracts and l	Inexpired Lea	ises 12	2/15
nformaddition 1. Do	nation. If nonal page o you hav No. Ch Yes. Fil	nore space is needs, write your name e any executory of eck this box and sultin all of the informately each person o	ded, copy the additional page, to and case number (if known). ontracts or unexpired leases? ubmit this form to the court with your ation below even if the contracts r company with whom you have	your other schedules. Your other schedules. Your eleases are listed in	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of any ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (for ruction booklet for more examples of executory contracts and	
ur	nexpired le	eases.	om you have the contract or le		State what the contract or lease is for	
2.1						
	Name				-	
	Number	Street			-	
					_	
	City		State Zip C	ode		
2.2					_	
	Name					
	Number	Street			-	
	City		State Zip C	ode	-	
2.3					_	
	Name					
	Number	Street			-	
	City		State Zip C	ode	-	
2.4						_
	Name				-	
	Number	Ctroat			-	
	Number	Street				
	City		State Zip C	ode	-	
2.5						
	Name				-	
	Number	Street			_	

State Zip Code

City

Fill in this in	nformation to ident		
Debtor 1	Patrick	Kwabena	Frimpong
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	s Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Numbe	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. D	o you have ar	y codebtors? (If you are filing a	joint case, do not list either s	spouse as a c	odebtor.)			
	No.							
		B years, have you lived in a cor nia, Idaho, Lousiiana, Nevada, N	• • • •		nmunity property states and territories include on, and Wisconsin.)			
	No. Go to line 3.							
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
	_	nwhich community state or territo	ory did you live?	F	ill in the name and current address of that person.			
	Name of y	rour spouse, former spouse or legal equiva	alent					
	Number	Street						
	City		State	Zip Code				
	Column 1: Yo	or Schedule G to fill out Columi	n 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name				Schedule E/F, line			
	Number	Street			Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 755925 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to identi	ify your case:	
Debtor 1	Patrick	Kwabena	Frimpong
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN DISTRICT OF</u>	F ILLINOIS_
Case Number (If known)	r		_
,			

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1	1: Describe Employment						
	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
a ^r in	If you have more than one job, attach a separate page with information about additional employers. Employment status		X Employed Not employed		Employed Not employed		
	nclude part-time, seasonal, or elf-employed work.	Occupation	Nursing Aide				
	Occupation may Include student r homemaker, if it applies.	Employers name	The Waterford LL	С			
		Employers address	7445 N Sheridan F	Rd			
			Chicago, IL 60626	;			
		How long employed there?	Since 11/1/2010	_			
E s	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.						
				For Debtor 1	For Debtor 2 or non-filing spouse		
	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$2,004.17	\$0.00		
3. E	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00		
4. Calculate gross income. Add line 2 + line 3.			\$2,004.17	\$0.00			

 Official Form 106I
 Record #
 755925
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known) _ Document Kwabena Patrick Debtor 1 First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 non-filing sp		
C	opy line 4 here	4.	\$2,004.17	\$0.0	0	
	all payroll deductions:					
	a. Tax, Medicare, and Social Security deductions	5a. 	\$361.10		\$0.00	
	o. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	c. Voluntary contributions for retirement plans	5c. -	\$0.00		\$0.00	
	d. Required repayments of retirement fund loans	5d. 	\$0.00		\$0.00	
	e. Insurance	5e.	\$0.00		\$0.00	
	Domestic support obligations	5f. —	\$0.00		\$0.00	
	g. Union dues	5g. 	\$66.15		\$0.00	
	n. Other deductions. Specify:	5h. _	\$0.00		\$0.00	
	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. _ =	\$427.24		\$0.00	
	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,576.92	\$0.00)	
	all other income regularly received:					
88	a. Net income from rental property and from operating a business,					
	profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
	monthly net income.	8a.	\$0.00		\$0.00	
81	o. Interest and dividends	8b.	\$0.00		\$0.00	
80	E. Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00	
	dependent regularly receive					
	Include alimony, spousal support, child support, maintenance, divorce					
	settlement, and property settlement.					
80	• • •	8d. 	\$0.00		\$0.00	
86	e. Social Security	8e. —	\$0.00		\$0.00	
8f	, , ,	8f. —	\$0.00		\$0.00	
	Include cash assistance and the value (if known) of any non-cash					
	assistance that you receive, such as food stamps (benefits under the					
	Supplemental Nutrition Assistance Program) or housing subsidies.					
89	Specify:	8g.	\$0.00		\$0.00	
81	·	8h.	\$1,450.00		*	
	· · · · · · · · · · · · · · · · · · ·	_			\$0.00	
9. A	dd all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,450.00		\$0.00	
	alculate monthly income. Add line 7 + line 9.	10.	\$3,026.92 +	\$0.00	= [\$3,026.92
Ad	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.					, , , , , , ,
In ot De	tate all other regular contributions to the expenses that you list in Schedule Sclude contributions from an unmarried partner, members of your household, you her friends or relatives. In not include any amounts already included in lines 2-10 or amounts that are not pecify:	r dependen	,		11.	\$0.00
12. A (dd the amount in the last column of line 10 to the amount in line 11. The resul	t is the com	nbined monthly income.			·
W	rite that amount on the Summary of Schedules and Statistical Summary of Cert		•	applies	12.	\$3,026.92
_	o you expect an increase or decrease within the year after you file this form?					
	X No.					
L	Yes. Explain:					

Fil	l in this in	formation to identify yo	ur case:				
De	ebtor 1	Patrick	Kwabena	Frimpong	Check if this is:		
		First Name	Middle Name	Last Name	An amende	ed filing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
Ur	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT OF	FILLINOIS_			
	ase Number known)			_	MM / DD /	Y Y Y Y	
∩ffi	icial F	orm 106J				filing for Debtor : a separate house	2 because Debtor 2 hold.
		e J: Your Exp		o are filing together, both a	re equally responsible for supplyi	ing correct informs	12/14
more	-	needed, attach another s			es, write your name and case nun	-	
Par	t 1:	escribe Your Household					
1. Is	this a joi	nt case?					
L	X No. 0	Go to line 2.					
	Yes. I	Does Debtor 2 live in a s	eparate household?				
		No.					
		Yes. Debtor 2 must	t file a separate Schedule	e J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	st Debtor 1 and		this information for lent	Debtor 1 or Debtor 2	age	with you?
	Do not st	ate the dependents'			Son	18	Yes
	names.						X No
						_	Yes
							X No
						_	Yes
							X No
							Yes
							X No
							Yes
3.	Do your	expenses include					
J.	expense	s of people other than	X No				
	yourself	and your dependents?	Yes				
Par	t 2:	stimate Your Ongoing Mo	onthly Expenses				
Estin	nate your	expenses as of your ba	nkruptcy filing date unle	ess you are using this form	as a supplement in a Chapter 13	case to report	
-	nses as o pplicable		ptcy is filed. If this is a	supplemental Schedule J,	check the box at the top of the for	m and fill in	
	-		-	nce if you know the value			
of su	ich assista	ance and have included	it on Schedule I: Your I	ncome (Official Form 106l.)		Y	our expenses
4.	The rent	al or home ownership e	xpenses for your reside	nce. Include first mortgage	payments and		
	any rent	for the ground or lot.				4.	\$780.00
		cluded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
	4b. Pro	operty, homeowner's, or i	renter's insurance			4b.	\$0.00
	4c. Ho	me maintenance, repair,	and upkeep expenses			4c.	\$0.00
	4d. Ho	meowner's association o	r condominium dues			4d.	\$0.00

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Patrick Debtor 1 First Name

Kwabena

Middle Name

Document

Last Name

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Case Number (if known) _

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$250.00 Electricity, heat, natural gas 6a. 6a. 6b \$0.00 Water, sewer, garbage collection \$405.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$750.00 7. Food and housekeeping supplies \$50.00 8. 8. Childcare and children's education costs \$150.00 9. Clothing, laundry, and dry cleaning 10. \$150.00 10. Personal care products and services \$200.00 11. Medical and dental expenses 11. \$224.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$52.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 755925 Case 17-36665 Doc 1 Filed 12/11/17 Entered 12/11/17 15:28:42 Desc Main Document Page 34 of 57

Debtor 1	Patrick	Kwabena	Frimpong	Case Number (if known)			
	First Name	Middle Name	Last Name				
21.	Other. Speci	fy:Postage/Bank Fees (\$3.00),			21.	\$3.00	
22	Your monthly	expense: Add lines 4 through 21.			22.	\$3,014.00	
	The result is y	our monthly expenses.			'		
23.	Calculate you	ir monthly net income.					
	23a. Co	opy line 12 (your comibined monthly inco	me) from Schedule I.		23a.	\$3,026.92	
	23b. Co	ppy your monthly expenses from line 22	above.		23b. –	\$3,014.00	
	23c. Sı	ubtract your monthly expenses from your	monthly income.		23c.	\$12.92	
	Th	e result is your monthly net income.			!		
24.	Do vou expe	et an increase or decrease in your expe	unses within the year afte	r you file this form?			
	24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?						
	X No						
	Yes.	Explain Here:					

 Official Form 106J
 Record #
 755925
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:						
Debtor 1	Patrick	Kwabena	Frimpong			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)			
Case Number (If known)	r		_			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.							
✗ /s/ Patrick Kwabena Frimpong	×						
Signature of Debtor 1	Signature of Debtor 2						
_{Date} 12/07/2017	Date						
MM / DD / YYYY	Date MM / DD / YYYY						

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Document Page 36 of 57 Fill in this information to identify your case: Patrick Kwabena Frimpong Debtor 1 First Name Middle Name Debtor 2 Last Name (Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (if known). Answer every question.									
Circ Dataile About Your Market Status and When You Lived Deform									
Give Details About Your Marital Status and Where You Lived Before What is your oursent marital status?									
01.	on. What is your current marital status?								
	L	Married Married							
	Not married								
02	During the last 3 years, have you lived anywhere other than where you live now?								
		No.Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
		res. List all of the places you lived in the last 5 years. D	o not include where y	ou live flow.					
		Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
			lived there		lived there				
				Same as Debtor 1	Same as Debtor 1				
		6301 N Sheridan Rd	FROM 06/2004						
		Chicago IL 60660-1793	To 03/2014						
				Same as Debtor 1	Same as Debtor 1				
		6539 N Fairfield Ave	FROM 07/2013		came as Desici 1				
		Chicago IL 60645-4410	To 08/2016						
_									
03		hin the last 8 years, did you ever live with a spouse or perty states and territories include Arizona, California							
		l Wisconsin.)	, Idano, Louisiana, Ne	rada, New Mexico, Fuerto Nico, Texas, Washington,					
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).								
⊋an≱a Explain the Sources of Your Income									
	Explain the Sources of Four Income								

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Debtor 1 Patrick Kwabena Frimpong Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$50,000 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$53,000 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$47,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Patrick Kwabena Frimpong Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Nature of the case Status of the case Court or agency Small Claims Cook County, II Pending Credigy Receivables, Inc. vs Patrick On appeal Frimpong Case No:00M1157657 Concluded

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Kwabena

Patrick Frimpong Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. Describe the property Date Value of the property CBR Auto 2015 Chevy Sonic \$15000 June 2017 **Explain** what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift. **List Certain Losses** Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details

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Frimpong

Kwabena

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Case Number (if known) _

	First Name	Middle Name	Last Name			
	Party Contact Info		Description and value of	any property transferred	Date paym or transfer	• •
	Geraci Law L.L.C.					\$1,200.00
	55 E. Monroe Street #3400)				
	Chicago,IL 60603					
	Party Contact Info		Description and value of	any property transferred	Date paym or transfer	• •
	Hananwill Credit Counselin	ng	Credit Counseling Services	•	2017	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					
17	Within 1 year before you filed for promised to help you deal with Do not include any payment or	your creditors or to	o make payments to your cre		fer any property to any	one who
	No.					
	Yes. Fill in the details.					
	Tes. I ili ili de details.					
18	Within 2 years before you filed	for bankruptcy, did	you sell, trade, or otherwise	transfer any property to	anyone, other than pro	pperty
	transferred in the ordinary cou	rse of your busines	s or financial affairs?			
	Include both outright transfers Do not include gifts and transfer				est or mortgage on you	r property).
	_	ers triat you have a	ready listed on this statemen			
	No.					
	Yes. Fill in the details for each	ch gift.				
19	Within 10 years before you file beneficiary? (These are often of			o a self-settled trust or s	imilar device of which	you are a
	No.		,			
	Yes. Fill in the details for each	ob gift				
	Tes. Fill III the details for each	on giit.				
	List Certain Financial A	ccounts. Instruments	s, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed f sold, moved, or transferred?	or bankruptcy, were	e any financial accounts or in	struments held in your n	name, or for your benef	it, closed,
	Include checking, savings, mo	ney market, or othe	r financial accounts; certifica	tes of deposit; shares in	banks, credit unions, l	orokerage
	houses, pension funds, cooper	ratives, association	s, and other financial institut	ions.		
	No.					
	Yes. Fill in the details.					
		Last 4	digits of account number	Type of account or	Date account was	Last balance before
				instrument	closed, sold, moved, or transferred	closing or transfer
21	Do you now have, or did you have, or other valuables?	ave within 1 year be	efore you filed for bankruptcy	, any safe deposit box of	r other depository for s	ecurities,
	_ `					
	No.					
	Yes. Fill in the details.	Who	else had access to it?	Describe the conter	nts	Do you still
		VVIIO	orac man access (U It!	Describe the conter	11.0	have it?

Patrick

Debtor 1

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Patrick Kwabena Frimpong Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Environmental law, if you know it Governmental unit Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

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Debtor 1	Patrick	Kwabena	Frimpong	Case Number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before y		you give a financial statemer	nt to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	ils.		
		Date iss	ued	
Part 12	Sign Below			
×	.S.C. §§ 152, 1341, 1	,	*	
X	Signature of Debtor		Signature o	of Debtor 2
	Date 12/07/2017		Date	
	MM / DD /		MM	/ DD / YYYY
Did y		al pages to <i>Your Statement o</i>	f Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
□ `	Yes			
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out b	ankruptcy forms?
1	No			
□ '	Yes. Name of perso	on		Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

Fill in this i	Caso 17		lod 12/11/17 E	ptored 12/11/17 15:28:4 3 of 57	12 Desc Main	
Debtor 1	Patrick	Kwabena	Frimpong			
Bostor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for t	he : <u>NORTHERN</u> District of <u>IL</u>			_	
Case Numbe	er		(State)		Check if this is an	
(If known)					amended filing	
Official E	Form 108					
	orm 108					
Stateme	ent of Intent	ion for Individual	s Filing Under C	hapter 7		12/°
=	_	r chapter 7, you must fill out th	is form if:			
	ive claims secured b					
-		rty and the lease has not expir				
		•		or by the date set for the meeting of c	•	
	•		•	s to the creditors and lessors you list.	•	
		ether in a joint case, both are	equally responsible for sup	plying correct information.		
	must sign and date t		ud attach a congrato choot i	to this form. On the top of any addition	nal nagos	
=	ne and case number	•	u, attacii a separate sileet i	to this form. On the top of any addition	nai pages,	
write your nam						
Part 1:	List Your Creditors V	/ho Have Secured Claims				
For any cre information	=	d in Part 1 of Schedule D: Cre	ditors Who Have Claims Se	cured by Property (Official Form 106D	O), fill in the	
Identify the	e creditor and the pr	operty that is collateral	What do you inter secures a debt?	nd to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	S		Surrende	r the property	☐ No	
name:			=	e property and redeem it		
	_			e property and enter into a	∐ Yes	
Descripti	on of			ation Agreement.		
property	dobt:			-		
securing	debt.			e property and [explain]:		
Creditor's	S		Surrende	r the property	☐ No	
name:			Retain the	e property and redeem it	Yes	
Descripti	on of		☐ Retain the	e property and enter into a	_	
property	011 01		Reaffirma	ation Agreement.		
securing	debt:			e property and [explain]:		
22341119				- Frickerth and fewbrands		
Creditor's	 S		☐ Surrende	r the property	□No	
name:			=	e property and redeem it	_	
	_		<u> </u>	e property and enter into a	Yes	
Descripti	on of			s property and enter into a		

Reaffirmation Agreement.

☐ Surrender the property

Retain the property and [explain]: _

Retain the property and redeem it

□No

Yes

property securing debt:

Creditor's name:

Part 2:

Patrick

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For any unexpired personal property lease that you listed in So	chedule G: Executory Contracts and Unexpired Leases (Official Form 1	06G),
	xpired leases are leases that are still in effect; the lease period has not	
ended. You may assume an unexpired personal property lease	e if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:		□ No
Eddor o Harrio.		Yes
Description of leased		☐ Yes
property:		
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Lacassia manas		Пис
Lessor's name:		□ No
Description of leased		Yes
property:		
Lessor's name:		□No
		- □Yes
Description of leased		— 100
property:		
		_
Lessor's name:		□No
		☐Yes
Description of leased property:		
property.		
Lessor's name:		□No
Eddor o Harrio.		_
Description of leased		Yes
property:		
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Part 3: Sign Below		
Index panelty of parium, I declare that I have indicated my inte	ntion about any property of my estate that secures a debt and any	
personal property that is subject to an unexpired lease.	inion about any property of my estate that secures a debt and any	
property that is subject to all allexpilled lease.		
• /c/ Patrick Kwahena Erimnona	v	
★ /s/ Patrick Kwabena Frimpong Signature of Debtor 1	Signature of Debtor 2	
Ç	J	
Date Dated: 12/07/2017 MM / DD / YYYY	Date MM / DD / YYYY	
ואוואו / טט / וזזז	ואוואו / טט / זווו	

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B2030 (Form 2030) (12/15)

attached.

In re

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Patrick Kwabena Frimpong / Debtor Case No: Chapter: Chapter 7 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$1,200.00 Prior to the filing of this statement I have received \$1,200.00 Balance Due \$0.00 The source of the compensation paid to me was: Debtor(s) Other: (specify) The source of compensation to be paid to me is: Debtor(s) Other: (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is

- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include any work done post-filing.

Record # 755925 **Page 1 of 1**

Case 17-36665 Geraci Lawd-1201/Illinois Indiana Wisconsis: 28:42 Desc Main Headquarters: 55 E. Monroe Street, #3400 (Diggggrift EPRO3 1868) 1767 of CITENT CORNER WWW.INFOTAPES.COM

Date: 11/28/2017 Consultation Attorney: **TEP** Record #: 755-925

Retainer Agreement Chapter 7 - Pre-filing

	<u> </u>		
Services before filing in Court: I retain Geraci Law L.L.C.	to prepare to file a Chap	ter 7 bankruptcy petition ir	court. I agree to pay, by
debit only, a flat fee for services before filing in court of $\frac{1}{2}$	<u>200.00</u> at \$ {	}} today,	
\$ {} per {} start {} within 60 days of to	ing {}} and \${	[} will obtair	n from
post-filing services. After filing in court, any balance on the p	re-filing fee is discharged	. We will start preparing yo	ur documents as soon as
you sign this contract. Work before signing is no charge. V	ork or Costs advanced A	AFTER filling in Court is no	t included in the pre-filing
amount, unless you pay us for it in advance:			
After we file your Chapter 7 bankruptcy in Court, we wi			
\$ <u>800.00</u> . We will present you with an agreement to r			
through Discharge or case closing without discharge, (at whi			
not you sign a post-filing agreement is entirely voluntary: you		•	. •
withdraw for non-payment if you decide not to sign a post-filin			•
meeting of creditors and perform ministerial tasks, but you m	ay have to retain someon	e else for anything not incl	uded in the post-filing fee
(read next paragraph for what is included)			
The flat fee for pre-filing work pays for: consultation after hiring u	s. (before retaining us is free	e) preparation petition, phone	calls, emails, web messages:
processing and reviewing documents that we requested from you in	cluding faxes, email attach	ments, web uploads and mail;	office appointment to review
and sign your petition; filing your case in court. Excluded: appeara			
decide to pre-pay, or pay for ALL services before and after we			
341 meetings; amendments to schedules; adversary proceedings; contested matter including but not limited to objections to exemptio			
did not specifically request from you; appearance other than bank		-	
unless additional work is required and it usually is cheaper, but you			<u>-</u>
a security retaier, which may cost you more, or less than a flat fee.			
payment and are deposited into our operating account, not into a			
retainer agreement with another law firm: we will not because you m	ay lose funds held in our tru	st account which may be asse	ts in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to re-	spond, fail to pay my atto	orneys or provide all inform	nation & sign my petition
according to this schedule, I agree that Geraci Law may disc			
above. We will only refund fees not earned. Wisconsin: We w	_		
receiving written notice of the dispute. You may file a claim with t			
unearned advanced fees. If you dispute the amount of the fee and			
of the dispute to Geraci Law within 30 days of the mailing of the acc after notice of the dispute from the client, we shall submit the dispute		resolve the dispute to the sati	staction of you within 30 days
Time matters: You agree: to fully cooperate with us and pro	_	use Client Corner and not to	o cause excessive work: that
more than one attorney or staff will work on your file there is no ext			
circumstances: This flat fee is based on the facts you told us. If the	_		•
property. File Chapter 13 if you have property not claimed as exer			
Creditors or others may object to a chapter 7 discharge of certain			
loans; educational debts and tuition; most tax debts; undisclosed of after filing including HOA dues; other debts listed in your green fol	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	
course. I will not transfer or acquire any property or incur any cre			
and assets on my bankruptcy petition as of the date I sign it. I AGR			
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.	•		
ate: 1 W 1 X Palmer for import	Y		
Patrick Frimpond (Debtor)	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ 	oint Debtor)	<u></u>
(Carrier Finisheria (Bostor)	(0	-	
/ //	he Debtor(s), Representing	Geraci Law L.L.C.	rev 171110

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patrick Kwabena Frimpong / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/07/2017 /s/ Patrick Kwabena Frimpong

Patrick Kwabena Frimpong

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 48 of 57 In re Patrick Kwabena Frimpong / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 755925 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A. Notice to Consumer Debtor(s)

In re Patrick

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deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/07/2017	/s/ Patrick Kwabena Frimpong
	Patrick Kwabena Frimpong

Dated: 12/11/2017 /s/ Nicholas Jacob Tepeli

Attorney: Nicholas Jacob Tepeli

755925 Form B 201A, Notice to Consumer Debtor(s) Record # Page 2 of 2

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Debtor	1 Patrick	Kwabena	Frimpong	Case Nu	mber (if known)	
	First Name	Middle Name	Last Name			
Part	6: Answer These Question	ns for Reporting Purpose	5			
	What kind of debts do you have?	as "incurred by the second sec	to line 17 bts primarily business de business or investment or through line 16c.	personal, family, or hous bts? Business debts are ugh the operation of the	sehold purpose." re debts that you incurred to business or investment.	
	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes Lam fili	t filing under Chapter 7. Go to ng under Chapter 7. Do you e trative expenses are paid that	stimate that after any ex	empt property is excluded a o distribute to unsecured cre	ind editors?
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 5,0	00-5,000 01-10,000 001-25,000	☐ 25,001-50 ☐ 50,001-10 ☐ More than	00,000
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$10 \$100,001-\$5 \$500,001-\$1	0,000	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	□\$1,000,00	,001-\$1 billion 00,001-\$10 billion 000,001-\$50 billion n \$50 billion
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$10 \$100,001-\$5 \$500,001-\$1	0,000	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	□\$1,000,00	0,001-\$1 billion 00,001-\$10 billion 000,001-\$50 billion n \$50 billion
Part	76 Sign Below					
Fory	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code I understand the relief available under each chapter, and I choose to proceed under Chapter 7 If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U S C. § 342(b) I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U S C. §§ 152, 1341, 1519, and 3571 ** Attract Signature of Debtor 1					
		Executed on	: / /2017 MM / DD / YYYY		Executed onMM / DI	D / YYYY

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Fill in this in	formation to identi	fy your case:			
Debtor 1	Patrick	Kwabena	Frimpong		
	First Name	Middle Name	Last Namo		
Debtor 2 (Spouse if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of _			
Case Number			(State)	Check if this is an	
(II KIIOWII)				amended filing	
Official E	orm 106 De				
	orm 106 De				
Declarat	tion About	an Individual D	ebtor's Schedu	III es 12/1	5
If two married p	eople are filing tog	jether, both are equally respo	nsible for supplying correct	t information.	
You must file th	is form whenever	you file bankruptcy schedule:	s or amended schedules. Ma	aking a false statement, concealing property, or	
obtaining mone	y or property by fr	aud in connection with a band 341, 1519, and 3571.	kruptcy case can result in fi	ines up to \$250,000, or imprisonment for up to 20	
years, or bour.	10 0.3.0. 99 102, 1	341, 1013, and 0011.			
	ign Below				
	or agree to pay so	meone who is NOT an attorno	ey to help you fill out bankri	uptcy forms?	
₩ No					
Yes. N	lame of Person		*	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
4000					
Under pena correct.	lty of perjury, I dec	lare that I have read the sumr	nary and schedules filed wi	th this declaration and that they are true and	
	,	^	4 ,		
¥ Pd Signatur	WCK &	rimpong	Signature of Debtor	2017	
Date	//2017 // / DD / YYYY		Date		

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Debtor 1	Patrick	Kwabena	Frimpong	Case Number (if known)	
	First Name	Middle Name	Last Namo		
	ithin 2 years before yo stitutions, creditors, o		you give a financial statement to	anyone about your business? Include all financial	
	No.				
	Yes. Fill in the details				
		Date iss	sued stream in		
Part 1	2: Sign Below				_
ans in c	wers are true and corr	ect. I understand that maki ruptcy case can result in fi	ial Affairs and any attachments, a ing a false statement, concealing ines up to \$250,000, or imprisonn	nd I declare under penalty of perjury that the property, or obtaining money or property by fraud eent for up to 20 years, or both.	
Ж	Faturcu Signature of Debtor 1	Primpions	※ <u>12/07</u> Signature of Ø	9017 ebtor 2	
	Date / /2 MM / DD / Y	2017 YYY	Date	D / YYYY	
Did	you attach additional	pages to Your Statement o	of Financial Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?	
, Ace	No Yes				
Did	you pay or agree to pa	ay someone who is not an	attorney to help you fill out bank	uptcy forms?	
	No				
			Visit by the second	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)	
	no reasonnoscientes unui esperiosci cicos como		randones, again wheremore the colores and the colores and the colores		

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director). (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse) Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt
 b. Failure to keep books and records documenting your financial affairs
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis
 Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have
 decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
 other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankriptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION S ACCURATE!!!

Dated: 12 107 12017 Putured Frimpons X Date & Sign

Record # 755925 Asset Disclosure Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Patrick Kwabena Frimpong / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12 107 12017

Record # 755925

Patrick Kwabena Frimpong

X Date & Sign

B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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otor 1	Patrick	Kwabena	Frimpong	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 2	-0020335CD	expired Personal Property Leas	45		Marian and the second s
r any	unexpired person	nal property lease that you list	ted in Schedule G: Executory Co	ntracts and Unexpired Leases (Official For	n 106G),
in the	e information belo	ow. Do not list real estate leas	es. <i>Unexpired lease</i> s are leases ty lease if the trustee does not a	that are still in effect; the lease period has n	ot yet
ded. \	ou may assume	an unexpired personal proper	ty lease if the trustee does not t	oounio ia vv orever g eer a v v	
Des	cribe your unexpi	red personal property leases			Will the lease be assumed?
Less	sor's name:				∐ No
	cription of lease erty:	ed			∐ Yes
عم ا	sor's name:				☐ No
	or a name.				☐ Yes
	cription of leas perty:	ed			
					□No
Les	sor's name:				Yes
	cription of leas perty:	ed			
l ac	sor's name:				□No
LES	SUI S Hairie.		AND REAL PROPERTY OF THE REAL PROPERTY OF THE	a a residential participation of the control of the	☐Yes
	cription of leas	sed			
Les	sor's name:				□No □Yes
	scription of leas perty:	sed			⊔res
ا م	cor's name				□No
LES	sor's name:	and the first three grant for the first and grant three three grants and grant grant grant grant grant grant g		NAME OF THE PROPERTY OF THE PR	Yes
	scription of leas perty	sed			
Les	sor's name:				□ No
	scription of leas	sed			☐ Yes
Part :	Sign Below		and the second s		
		I declare that I have indicated subject to an unexpired lease		y of my estate that secures a debt and any	
s	OUTULE OF DEBTOR	- Armpong	≭ <u>12</u> 07/ Signature of Debi	2017 pr 2	
	te Dated:/	//2(Date	YYYY	

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Debtor 1	Patrick	Kwabena	Frimpong	Case Number (if known	n)
	First Name	Middle Name	Last Namo	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
3. Unen	nployment compens	ation		\$0.00	\$0.00
Do no	ot enter the amount if	you contend that the amount Act. Instead, list it here:	received was a benefit		
For	our spouse	nan i i ikan manan kana kanan manan ka			
Pens bens	sion or retirement in efit under the Social S	come. Do not include any am security Act	ount received that was a	\$0.00	\$0.00
Dor	ot include any benefi	a crime against humanity, or	Security Act or payments received		
				\$0.00	\$ 0.00
				\$ 0.00	\$0.00
		eparate pages, if any		\$0.00	\$0.00
11. Calc	culate your total curr mn. Then add the tot	ent monthly income. Add line all for Column A to the total for	es 2 through 10 for each Column B	\$4,610.47	+ \$0.00 = \$4,610.47
Part 2	culate vour current n	ether the Means Test Applies to	Follow these steps:	Copy line 11 here	12a \$4,610.47
12a.			11	Copy line 11 here	x 12
405		number of months in a year). Innual income for this part of t	he form		12b \$55,325.64
12b.		mily income that applies to y			Control and the control of the contr
]	
	n the state in which y		1L		
Fill i	n the number of peop	ole in your household	2		-
To f	and a list of applicable	e median income amounts, 00	of household online using the link specified in ti at the bankruptcy clerk's office	e separate	13 \$67,254.00
14. Hov	v do the lines compa	are?			
14a	Go to Part 3		e top of page 1, check box 1, <i>The</i>		
14b	Go to Part 3 and	than line 13. On the top of pa fill out Form 122A-2.	age 1, check box 2, The presumpt	on of abuse is determined by Forn	n 122A-2.
Part 3	Sign Below				
	By signing here, I	declare under penalty of perju	ry that the information on this state	ment and in any attachments is tro	ue and correct
	Di	that are	wally		
	Pa	trick Kwabena Frimpor	ng		
AND THE REAL PROPERTY AND THE PROPERTY A	Date∷ <u>/</u> 2_	<u>107</u> /2017			
	If you checked line	e 14a, do NOT fill out or file Fo	orm 122A-2		
i .	•	e 14b, fill out Form 122A-2 and			

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Form B 201A, Notice to Consumer Debtor(s)

In re Patrick Kwabena Frimpong / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12 107 12017

Patrick Kwabena Frimpong

X Date & Sign

Dated: M_{J2017}

Attorney: Nicholas Jacob Tepeli

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